## NEW TO BANK FIXED DEPOSIT FORM For Resident Indians



			Application Date	
<ul> <li>Please complete this form in Black Ink and in</li> <li>Initial Payment in cash is accepted only at ID</li> </ul>			ue should be in favou	
Customer ID (If applicable)		CKYC Number (If applicable		
	TELL US A	ABOUT YOURSELF		
Applicant Name (Please complete as per ye	our Identity Proof)			
TITLE FIRST NAME	MIDDLE NA	ME L	AST NAME	
Date of Birth	Y Y G	iender Male	Female Th	ird Gender
Marital Status Married Unmarrie		i <b>tizenship</b> (Applicable or other than India)		
Applicant Maiden Name		Srother than india)		
TITLE FIRST NAME	MIDDLE NAME		AST NAME	
Place of Birth	Country of Birtl	<u>ו</u>		
Ear Tax Desidents of countries in addition to				
For Tax Residents of countries <u>in addition</u> to Country of Tax Residence		ntification Number	TIN Issuing Coun	try
Separate annexure to be executed in case of	dual country of tax resi	dence		
Overseas Jurisdiction Address Type	1	Officially Valid Docume		s same as communication
<b>Father's Name</b> (Mandatory, if custome	]	t (Please update Oversea	as Jurisdiction Add	lress separately)
TITLE FIRST NAME	MIDDLE NA	ME L	AST NAME	
Mother's Name (As per OVD, no proof requ				
TITLE FIRST NAME	MIDDLE NA		AST NAME	
PLEASE HELF	DIS WITH DETAILS	OF ONE OR MORE DOC	UMENTS BELOW	_
Aadhaar No.		*If you have a PAN it is mand		<b>Form 60</b> b the bank at the time of opening an
Voter ID		account. If you do not have a F		
Driving License		Expiry Date	M M Y Y Y	Y
Passport		Expiry Date	M M Y Y Y	Y
PIO/OCI Card		Expiry Date		
	lational Population Re			
NREGA Aadhaar	Passport	Driving License	Vote	r ID NPR
Line 1				
	Lan	dmark		
City	Sta	(If any)	Pin	
		ENT ADDRESS		
Same as Above or Deemed OVD	(select any 1 document)		This is my Res	sidence Place of Work
Utility Bill Property or Municipal Tax	Receipt Letter of A	Allotment/Leave and License	Agreement#	ter issued by Foreign Embassy
Deemed OVD Number				
Line 1				
Line 2				
	Lar	(If any)		
	Sta		Pin	Code
City				
City I/We shall submit an Officially Valid Document with th	ne updated current address		-	ents above.
	ne updated current address	within a period of three months of J LIKE US TO REACH YO Landline No. (91)	-	ents above.
I/We shall submit an Officially Valid Document with th	ne updated current address	J LIKE US TO REACH YC	-	Ints above.

CB/28/12-2019

#issued by Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies



TELL US WHAT YOU DO FOR A LIVING
1) Occupation (Select Anyone)
1a) Salaried (Select Anyone) Public Private Government
Corporate Name
1b) Self Employed         Doctor         CA         Architect         Lawyer         Consultant         Entertainment
Professional Alternate Medical Practitioner Beautician Others
1c) Self Employed Business       Sole Proprietorship       Partnership/Company       No. of years in business       < = 5 yrs       > 5 yrs
1d) Any other Occupation       Homemaker       Retired       Farmer       Politician       Student       Minor
2) Source of Income Salary Business Professional Fees Investments Agriculture Family Wealth
3) Gross Annual Income (INR)
Please submit the GST annexure if you are registered or exempt under GST
SECOND/JOINT APPLICANT DETAILS
Customer ID (If applicable) CKYC Number (If applicable)
TELL US ABOUT YOURSELF
Applicant Name (Please complete as per your Identity Proof)
TITLE     FIRST NAME     MIDDLE NAME     LAST NAME       Date of Birth     D     M     Y     Y     Gender     Male     Female     Third Gender
Marital Status     Married     Unmarried     Others     Citizenship (Applicable     Initial Status
for other than India)
Relationship with Primary Holder
TITLE FIRST NAME MIDDLE NAME LAST NAME
Place of Birth Country of Birth
For Tax Residents of countries in addition to India, please complete below:
Country of Tax Residence Foreign Tax Identification Number TIN Issuing Country
Separate annexure to be executed in case of dual country of tax residence
Overseas Jurisdiction Address Type Address is same as Officially Valid Document Address is same as communication
Address is different (Please update Overseas Jurisdiction Address separately)
Father's Name (Mandatory, if customer does not have PAN)       Spouse Name
TITLE     FIRST NAME     MIDDLE NAME     LAST NAME       Mother's Name     (As per OVD, no proof required)     LAST NAME
TITLE FIRST NAME MIDDLE NAME LAST NAME
PLEASE HELP US WITH DETAILS OF ONE OR MORE DOCUMENTS BELOW
Aadhaar No.
"If you have a PAN it is mandatory to provide details to the bank at the time of opening an account. If you do not have a PAN, please complete a Form 60.
Voter ID
Driving License Expiry Date D M M Y Y Y
Passport Expiry Date DD MM YYYY
NREGA     National Population Register (NPR)
PLEASE COMPLETE YOUR ADDRESS AS MENTIONED IN YOUR OFFICIALLY VALID DOCUMENT (OVD)
NREGA     Aadhaar     Passport     Driving License     Voter ID     NPR
Line 1
Line 2
City         State         Pin Code
City State Pin Code



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Same as Above	CURRENT ADDRESS Same as Above or Deemed OVD* (select any 1 document) This is my Residence Place of Work									ork																								
Utility Bill Pro	Property or Municipal Tax Receipt Letter of Allotment/Leave and License Agreement <sup>#</sup> Letter issued by Foreign Embassy																																	
Line 1																		T		Ť		Ť	T	Ť				T	╈	+	T			۲
Line 2																		T		t		+	T	t			Ī	t	+	+	t			۲
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City         Image: City         Image: City         Image: City         Pin Code         Image: City         Pin Code         Image: City         Image: City         Pin Code         Image: City         Pin Code         Image: City         Image: City         Pin Code         Image: City <td></td>																																		
I/We shall submit an Officially Valid Document with the updated current address within a period of three months of submitting the documents above.																																		
HOW WOULD YOU LIKE US TO REACH YOU?																																		
Mobile No. (91)	Mobile No. (91)         Landline No. (91)         Image: Control of the second s																																	
E-mail ID																						Τ		Ι				Τ	Ť	Τ	Τ			
(Fill in CAPITAL LETTERS.)						•														•														
*List of Deemed OVD is me #issued by Government Dep					atory	bod	ies,	publ	lic se	ecto	or un	der	takiı	ngs,	sch	edu	led	con	nme	rcial	ba	nks,	fina	ncia	l ins	titut	ion	s an	d lis	sted	com	pani	es	
					٦	ſEL	Lι	JS \	NН	ΙΑΤ	Y	οU	D	) F	OF	R A	Lľ	VIN	١G															
1) Occupation (Sele	ct Anyo	ne)																																
1a) Salaried (Select /	Anyone		Pu	blic	:		] P	riva	ate			] G	iov	ern	me	ent																		
Corporate Name																																		
1b) Self Employed Professional			octo	r		] C.	A			Arc	hite	ect				Lav	vye	er			С	ons	ulta	nt		_ 1	Ent	erta	ainr	men	t			
Professional		A	Altern	ate	Med	ical	Pra	ctit	ion	er			Bea	autio	ciar	1			Of	her	S					_	_				_	_		
1c) Self Employed B	usiness	S	ole P	ropi	rieto	rshi	р	L		Par	tne	rshi	ip/(	Com	npa	ny	I	No.	of	ye	ars	s in	bu	sin	ess	L		< =	= 5	yrs		>	5 y	rs
1d) Any other Occup	pation	L F	lome	ema	aker			L			tire					nei	-		F	Polit	ici	an	L		Stu	ıde	nt	Ĺ		Mi	nor			
2) Source of Income			alary		B	usir	nes	s		Prc	ofes	ssic	ona	l Fe	ees	L		In	ve	stm	en	ts		A	grio	cult	ur	e		Fa	mil	уW	/eal	th
3) Gross Annual Inco	•											<b>.</b>	ام مر	~ ~ /	~ ~ -	-																		
Please submit the G	ST anne	xure n	ryou	are	e reg	gist	ere	ea c	or e	exe	mp	τu	na	er	22	I																		
			ΤE	LL	US '	THE	D	ET,	AIL	s c	DF	ТΗ	ΕC	DEF	09	SIT	т	ЭΒ	ΕI	30	ЭK	ED	)											
										Те	nu	re*						Inte	ere	st №	lar	nda	te-I	_or	ıg T	err	n>	180	da	ays				
Deposit Type		Amo	ount															Sin	npl	e li	nte	res	est Quarterly							Rate	rest e %			
							Ye	ears	S	MO	nth	าร		D	ays	5		Mo	ntł	۱y*	*	Qu	art	erly	y Compounding				ng					
Standard												]																						
Senior Citizen												]								]				]										
Tax Saver						5 Years																												
In Words																																		_
PAN/Form 60 is mandatory for booking time deposit exceeding Rs. 50,000/- at each instance and for time deposits aggregating to more than Rs. 5 lakhs during a financial year. *Tenure of deposit can range from 7 days to 10 years except for Tax Saver Deposits which are for 5 years only Tax Saver Deposits can only be booked by Individuals and HUFs that hold a valid PAN. • For Short Term FDs with tenure <180 days, interest will be paid on maturity • For Long Term FDs with tenure >180 days, interest pay-out will be as follows:																																		

i) Simple Interest FD: Monthly or Quarterlyii) Compound Interest FD: On Maturity

\*\*Interest will be calculated for the quarter and paid monthly at a discounted rate from the standard FD rate



MODE OF OPERATION FOR THE DEPOSIT						
Mode of Operation         Singly         Jointly         Either or Survivor         Former or Survivor						
HOW WOULD YOU LIKE TO FUND THE DEPOSIT?						
Cheque       Cheque       Cheque       Cheque       Cheque         Number       Drawn on       Drawn on       Drawn on       Drawn on         NEFT/RTGS       D       M       M       Y	Y Y					
Fixed Deposit funding through third party account will not be accepted. Funding done through cheque will be banked the next working day and clear funds will be available with IDFC FIRST Bank on T + 2 working days (T being the day when cheque is banked)						
WHAT WOULD YOU WANT THE BANK TO DO WITH THE DEPOSIT ON MATURITY						
FOR SIMPLE INTEREST FDs FOR COMPOUND INTEREST FDS / SHORT TERM FD	)S					
Renew   Renew Principal & Interest						
Payout, do not renew Payout, do not renew						
Renew Principal & Payout Interest						
If you have selected payout option (Interest and/or Principal) please provide following details. Payout will be effected dire to this account	ectly					
Account Name						
Account Number						
<ul> <li>Account has to be in the name of the depositor, Fixed Deposit proceeds will not be credited to Third Party Accounts</li> <li>Tax Saver Deposit will not be renewed and will be paid to customer as per maturity instructions opted</li> <li>If you do not have a PAN automatic renewal option will not be available for Fixed Deposits and maturity proceeds will be paid to customer as per maturity instructions opted</li> <li>If you do not have a PAN, please fill Form 60</li> </ul>	omer as					
PLEASE ADD A NOMINATION TO YOUR DEPOSIT						
<ul> <li>(Nomination under Section 45 ZA of the Banking Regulations Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rule, 1985 in respect to Bank Accounts.) The Nominee or Guardian (if applicable) cannot be a holder on the account.</li> <li>Yes, I want to nominate the following person to whom in the event of my/our/minor's death the amount of deposit account may be returned by IDFC FIRST Bank Ltd</li> <li>No, I do not wish to nominate anyone on my behalf at this moment. I understand the advantages of nomination and the consequences</li> </ul>						
nominating anyone to my account	· · ·					
Customer ID (In case an existing account holder, don't fill address) Nominee Name						
Nominee Address Same as primary account holder communication address OR Update address as below						
Relationship with Depositor        Date of Birth						
If the nominee is a minor**, please complete this section. As the nominee is a minor on this date, I/We appoint:	YY					
Guardian Name						
TITLE         FIRST NAME         MIDDLE NAME         LAST NAME						
Guardian Address						
to receive the amount of deposits in the account on behalf of the nominee in the event of my/our/minor's death duri minority of the nominee. (** Where deposit is made in the name of a minor the nomination must be signed by a person lawfully entitled to act on behalf of the	-					
Please mention the nominee name in the statement/advice/passbook						
I/We do hereby declare what is stated above is true to the best of my knowledge and belief.						
Date         Image: Model         Place         Image: Model         Place         Image: Model         Image						



## DECLARATION (Please read carefully and sign at the and of this section)

- I/We wish to avail the banking facilities/products from IDFC FIRST Bank Limited ("IDFC FIRST Bank"), and have read, understood and agree to the Terms and Conditions displayed on the website of IDFC FIRST Bank i.e. www.idfcfirstbank.com, which may be amended by IDFC FIRST Bank from time to time and hosted notified on the website of IDEC FIRST Bank
- I/We have read, understood and agree to the charges/costs, mentioned in the extant Schedule of Charges. This Schedule of Charges is also displayed on www.idfcfirstbank.com. 2
- //We agree to abide by and be bound by all applicable rules/regulations/instructions/guidelines issued by the Reserve Bank of India, and under the FEMA 3
- I/We agree to abide by and be bound by all applicable rules/regulations/instructions/guidelines issued by the Reserve Bank of India, and under the FEMA regulations, 2000 governing EEFC Accounts, the Foreign Exchange Management Act, 1999 and Foreign Account Tax Compliance Act, 2010 (to the extent applicable to India) and the Common Reporting Standards (CRS), in force from time to time. I/We have declared our status as per the rules applicable under section 285BA of the Income Tax Act, 1961 (the Act) as notified by Central Board of Direct Taxes (CBDT) in this regard.
  I/We authorise IDFC FIRST Bank to conduct my/our credit history verification with CIBIL or any other credit rating agency and acknowledge that IDFC FIRST Bank shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me/us to IDFC FIRST Bank. I/We declare that I/we have not availed any credit facility from any bank or have obtained NOC from such bank(s) for opening of a current account with IDFC FIRST Bank any other particulars that we are called upon to provide on account of any change in law/statutory requirements either in India or abroad. I/We authorise IDFC FIRST Bank to exchange, share or part with all the information provided herein with financial institutions/agencies/statutory bodies/other such persons, as may be required by IDFC FIRST Bank. I/We shall not hold IDFC FIRST Bank or its agents/representatives liable for using/sharing such information.
  I/We hereby declare that the information provided herein as well as in the documentary evidence provided by me/us to IDFC FIRST Bank (the "Customer Information") is true, correct and complete in all aspects to the best of my/our knowledge and that I/we have not withheld any Customer Information that Δ
- 6. Information") is true, correct and complete in all aspects to the best of my/our knowledge and that I/we have not withheld any Customer Information that may affect the assessment/categorization of the account as a Reportable account or otherwise. I/We further agree that any false/misleading Customer Information given by me/us or suppression of any material fact will render my/our account liable for closure and the bank shall have the right to initiate any If any of the information provided here is incorrect, I/we hereby agree to indemnify and keep indemnified IDFC FIRST Bank, affiliates and their successors
- 7. or assignees.
- 8. 9.

- 11
- or assignees. I/We agree and understand that IDFC FIRST Bank reserves the right to reject my/our account opening application form/request without assigning any reason thereof and without being liable to me/us in any manner whatsoever. For accounts with Method of Operation "Either or Survivor": I/We hereby confirm that premature withdrawals of all Term Deposits placed and/or proposed to be placed shall be paid by IDFC FIRST Bank under the operation rule of "Either or Survivor". In the absence of any special instructions, the deposit will be renewed on maturity for a like term at the then applicable interest rates. As per Section 139(5A) of the Income Tax Act, every person receiving any sum of income or amount from which Tax has been deducted under the provisions of the Income Tax Act shall provide his/her PAN number to the person responsible for deducting such Tax. In case the PAN number provided, the bank shall not be liable for the non availment of the credit of tax deducted at Source. As per section 206AA introduced by Finance (No. 2) Act, 2009 w.ef 01.04.2010 every person receives income on which TDS is deductible shall furnish his/her PAN number, failing to which TDS shall be deducted at the rate of 20% in case of domestic deposits and 30.90% in case of NRO deposits\*. Please further note that in absence of PAN, Form 15G/H and other exemption certificates will be invalid even if submitted & penal TDS will be applicable. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the registered number/email address shared with IDFC FIRST Bank. 12 13
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the registered number/email address shared with IDEC FIRST Bank. All fees/charges to be paid shall be exclusive of goods and services tax (GST), as may be applicable. IDEC FIRST Bank will provide me/us Services Accounting Code (SAC) and this will quoted in all our invoices/credit/debit notes. IDEC FIRST Bank will determine if I/We are related party based on documents available or submitted for this purpose. IDEC FIRST Bank will determine the location of service provided which shall be binding on me/us. I/We documents available or submitted for this purpose. IDFC FIRST Bank will determine the location of service provided which shall be binding on me/us. I/We shall provide the Bank with the details of exemption or lower rate of tax, if any supported by relevant documents prior to availment of services. For smooth realisation of input tax credit, I/We shall validate the invoices uploaded in the GST portal by the Bank between the 10th - 15th day of the month succeeding the relevant period. In case of any discrepancies, I/We shall bring it to the notice immediately. IDFC FIRST Bank will issue invoices on a monthly basis. The contents of all the invoices, debit notes, credit notes, etc. will be as per rules and guidelines in the GST law. IDFC FIRST Bank protects the interest of its customers against any unauthorised electronic banking transaction. You may visit Bank's website www.idfcfirstbank.com for more details in respect of the same.
- 15.
- 16.
- I undertake the responsibility to declare, disclose and recertify within 30 days any changes that may take place in the information provided in the account opening form and signed by me as well as in the documentary evidence provided by me or if any certification become incorrect. I also agree that our failure to disclose any material fact known to me now or in future, may invalidate my application and IDFC FIRST Bank would be within 17. 18.
- its right to put restrictions in the operations of my account or take appropriate action permissible under the Indian regulations for the purpose or take any other action as may deemed appropriate if the deficiency is not updated/rectified by me within the stipulated period. I agree to furnish any particulars/information that is called upon me by IDFC FIRST Bank on account of any change in law either in India or abroad in the
- 19. subject matter herein 20
- In the event there is any tax demand {including interest(if any)} raised due to nondisclosure/inaccurate disclosure of information/documents on my/our part, I undertake to pay the demand forthwith and provide the bank with all information/documents that may be necessary for any proceeding before part, I undertake to pay the den GOI/RBI/Income Tax Authorities

Would you like ID	FC FIRST Bank to contact you and tell you abo	out new products, fea	tures and offers? Yes No
Name of Applicant (	)	Name of Applicant (ii)_	
RECENT Colour Photograph		RECENT Colour Photograph	
	Signature of Applicant (i)		Signature of Applicant (ii)
Date	M M Y Y Y Y	Plac	ce
	WITNESS 1 only if nomination form has been filled and f the applicants use thumb impression)		WITNESS 2 d only if nomination form has been filled and of the applicants use thumb impression)



		BANK USE SECTION								
*Mandatory	y									
*Accoun	nt Branch Code	Account Branch Name	*Product Code							
*Sourcin	ig Branch Code	Sourcing Branch Name	*Lead Generator							
Lead Wa	armer	*Lead Converter	*Profit Center							
Campaio	gn Code									
Banker C	Certification									
🗌 l hav	ve met the Customer at his:	Residence Place of Wor	rk Other							
I have se	I have seen and verified the original KYC documents. Copy/photo taken for record. The customer has signed in my presence									
			Signature/Stamp							
Nama		Certification Date								
Name										
Employe	e ID/RM Code									
	of related person under GST is as under: ons shall be deemed to be "related persons"	if_								
(a) perso (i)	such persons are officers or directors of on									
(ii)	such persons are legally recognised partne	-								
(iii)										
(iv)	any person directly or indirectly owns, cont	rols or holds twenty-five per cent or more of the ou	utstanding voting stock or shares of both of them;							
(v)	one of them directly or indirectly controls t	he other;								
(vi)	both of them are directly or indirectly conti	olled by a third person;								
(vii)	together they directly or indirectly control	a third person; or they are members of the same far	mily;							
(b) the te	erm "person" also includes legal persons;									
	ons who are associated in the business of one e other, shall be deemed to be related.	e another in that one is the sole agent or sole distrib	outor or sole concessionaire, howsoever described,							

## Explanation I. - The term "person" also includes legal persons.

Explanation II. - Persons who are associated in the business of one another in that one is the sole agent or sole distributor or sole concessionaire, howsoever described, of the other, shall be deemed to be related.

## Definition of Deemed OVD is as under:

(a) Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill)

- (b) Property or Municipal tax receipt
- (c) Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address
- (d) Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and license agreements with such employers allotting official accommodation
- (e) OVD presented by a foreign national does not contain the details of address, in such case the documents issued by the Government departments of foreign jurisdictions and letter issued by the Foreign Embassy or Mission in India shall be accepted as proof of address